



Order Filed on December 14, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Douglas G. Mitchell, Esq.  
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Newark, New Jersey 07102  
908.469.0347  
E-mail : douglas@lawyermitchell.com  
Attorney for Debtor

In Re:

Charise Breeden-Balaam

Case No.: 18-27662

Chapter: 13

Judge: Papalia

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: December 14, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia  
United States Bankruptcy Judge**

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on \_\_\_\_\_ :  
10/25/2018

Property: 33 Harding Terrace, Newark, NJ 07112

Creditor: Bank of America

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by Douglas G. Mitchell, Esq.,  
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including March 11, 2021 .

The Loss Mitigation Period is terminated, effective \_\_\_\_\_ .

In re:  
Charise Breeden-Balaam  
Debtor(s)

Case No. 18-27662-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 14, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2020:

Recip ID	Recipient Name and Address
db	+ Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Union County Savings Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas G. Mitchell	on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com g18162@notify.cincompass.com
Kevin Gordon McDonald	on behalf of Creditor Union County Savings Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

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Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7